

Form BA 210 Instructions

Instructions relating to the completion of the quarterly form BA 210 are furnished with reference to the headings and item descriptions of certain columns and line-item numbers appearing on form BA 210, as follows:

Columns relating to Table 1 - standardised approach: credit risk mitigation

Column number	Description
1	<p>Original credit and counterparty exposure</p> <p>In respect of the specified asset class this column shall reflect the relevant aggregate credit exposure amount relating to the reporting bank's-</p> <ul style="list-style-type: none">(a) on-balance-sheet exposure, gross of any valuation adjustment or credit impairment;(b) off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any relevant credit-conversion factor;(c) exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23(15) to 23(19) of the Regulations relating to Banks;(d) exposure in respect of any repurchase or resale agreement.
2	<p>Net exposure after netting <u>agreements</u></p> <p>In respect of the specified asset class this column shall reflect the reporting bank's net credit exposure amount after the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulations 23(7)(a), 23(9)(a), 23(17) or 23(18) of the Regulations relating to Banks has been taken into consideration.</p>
3	<p>Unfunded credit protection: guarantees</p> <p>In respect of the specified asset class this column shall reflect the aggregate amount in respect of guarantees obtained as credit protection, which amount shall include any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained.</p>
4	<p>Unfunded credit protection: credit derivative instruments</p> <p>In respect of the specified asset class this column shall reflect the aggregate amount in respect of credit derivative instruments obtained as credit protection, which amount shall include any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained.</p>
5	<p>Funded credit protection: Collateral - simple method</p> <p>In respect of the specified asset class this column shall reflect the aggregate amount in respect of collateral obtained by the reporting bank, which collateral complies with the relevant requirements specified in regulation 23(9)(b) of the Regulations relating to Banks.</p>

Column number	Description
7 and 8	<p>Redistribution of net exposure after netting: inflows</p> <p>In respect of the specified asset class this column shall reflect the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are redistributed to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the IRB approach to the standardised approach.</p>
9 and 10	<p>Redistribution of net exposure after netting: outflows</p> <p>In respect of the specified asset class this column shall reflect the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are deducted or redistributed from the original obligor's exposure class to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure to the IRB approach.</p>
12	<p>Volatility adjustment in respect of exposure</p> <p>In respect of the specified asset class this column shall reflect the relevant volatility adjustment that relates to the reporting bank's relevant credit exposure amount.</p>
13	<p>Adjusted value of financial collateral-obtained</p> <p>In respect of the specified asset class this column shall reflect the relevant adjusted value of financial collateral obtained by the reporting bank in respect of its exposure to credit risk.</p>
14 to 17	<p>Memorandum items in respect of financial collateral</p> <p>In respect of the specified asset class these columns shall reflect the relevant required adjustments specified on the form BA 210 relating to financial collateral obtained by the reporting bank in respect of its exposure to credit risk.</p>
18	<p>Credit exposure value post credit risk mitigation</p> <p>In respect of the specified asset class this column shall reflect the reporting bank's relevant credit exposure amount, which credit exposure amount-</p> <ul style="list-style-type: none"> (a) shall not incorporate the effect of any relevant credit conversion factor relating to an off-balance-sheet item; (b) shall incorporate the effect of any relevant adjustment relating to financial collateral or other eligible credit risk mitigation instrument obtained by the reporting bank in respect of its said exposure to credit risk.

Columns relating to Table 2 - restructured credit exposure: standardised approach: distressed restructured credit exposures, items 22 to 42

Column number	Description
1	Actual number of restructured credit exposure transactions in this reporting quarter In respect of the specified asset class this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.
2	Exposure value of restructured credit exposure transactions in this reporting quarter In respect of the specified asset class this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.
3	Restructured credit exposure as percentage of asset class exposure and total credit exposure In respect of the specified asset class this column shall reflect the relevant percentage calculated by dividing the aggregate drawn amount relating to restructured credit exposure by the aggregate gross drawn amount in respect of the relevant asset class.

<u>Column number</u>	<u>Description</u>
<u>1</u>	<u>Number of transactions</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter.</u>
<u>2</u>	<u>Number of transactions classified in default</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter, and which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u>
<u>3</u>	<u>Number of transactions restructured more than once in the last 12 months</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter.</u>
<u>4</u>	<u>Total exposures value</u> <u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter.</u>
<u>5</u>	<u>Total exposure values classified in default</u> <u>In respect of the specified asset class, this column shall reflect the</u>

	<u>aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u>
<u>6</u>	<u>Total exposures value restructured more than once in last 12 months</u> <u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter.</u>
<u>7</u>	<u>Total number of transactions to date</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.</u>
<u>8</u>	<u>Total transactions classified in default to date</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, and which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u>
<u>9</u>	<u>Total exposures value to date</u> <u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.</u>
<u>10</u>	<u>Total exposures value classified in default to date</u> <u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u>
<u>11</u>	<u>Number of transactions migrated</u> <u>In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period during the reporting quarter.</u>
<u>12</u>	<u>Number of transactions migrated to performing</u> <u>In respect of each asset class, this column shall reflect the aggregate number, of -transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter.</u>
<u>13</u>	<u>Number of transactions migrated to default</u> <u>In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured exposures of the reporting</u>

	<u>bank, which exited the probation period, and in respect which the reporting bank classified in defaulted during the reporting quarter.</u>
<u>14</u>	<u>Total exposures value migrated</u> <u>In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect distressed restructured transactions of the reporting bank, which exited the probation period during the reporting quarter.</u>
<u>15</u>	<u>Total exposures value migrated to performing</u> <u>In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter.</u>
<u>16</u>	<u>Total exposures value migrated to default</u> <u>In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in during the reporting quarter.</u>

~~Items relating to credit risk classification and impairment: standardised approach~~

Item number	Description
43 to 63	Credit risk classification and impairment Based on, amongst other things, the relevant requirements specified in subregulation (5), a bank shall complete items 43 to 63 of the form BA-210.

~~Columns relating to credit risk classification and impairment: standardised approach, items 43 to 63~~

Column number	Description
1, 4, 7 and 10	Gross exposure Based on the specified asset classes, these columns shall reflect the aggregate amount in respect of the reporting bank's gross credit exposure.
2, 5, 8 and 11	Collateral Based on the specified asset classes and the relevant requirements specified in subregulation (4), these columns shall reflect the aggregate amount in respect of collateral obtained by the reporting bank in respect of the bank's gross credit exposure.
3, 6, 9 and 12	Specific credit impairment Based on the specified asset classes, these columns shall reflect the aggregate amount in respect of specific credit impairment raised by the reporting bank in accordance with financial reporting standards issued from time to time.

Items relating to Table 3 - standardised approach: credit concentration risk – sectoral distribution:-standardised approach

Item number	Description
<u>51 to 64</u>	Sectoral distribution Based on, amongst others, the relevant specified sectors or industries, read with the relevant directives contained in the Standard Industrial Classification of all Economic Activities issued by Statistics South Africa from time to time, a bank that adopted the standardised approach for the measurement of its exposure to credit risk shall complete the information specified in items <u>51 to 64</u>

Columns relating to Table 3 - standardised approach: credit concentration risk – sectoral distribution

Column number	Description
1	<p>On-balance-sheet exposure</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank's on-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment.</p>
2	<p>Off-balance-sheet exposure</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank's off-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</p>
3	<p>Repurchase and resale agreements</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</p>
4	<p>Derivative instruments</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments.</p>
9	<p>Risk weighted value of net exposure</p> <p>Based on the specified sectors, this column shall reflect the reporting bank's relevant risk weighted net exposure amount, that is, the sum of the various types of credit exposure relating to counterparties assigned to the said sector, <u>after the effects of netting, other forms of eligible credit risk mitigation, redistribution effects or relevant credit conversion factors have been taken into consideration,</u> multiplied by the respective risk weights.</p>
10 to 12	<p>Credit impairment</p> <p>Based on the specified sectors, these columns shall respectively reflect the aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time.</p>

Items relating to Tables 4a and 4b - standardised approach: credit concentration risk - Herfindahl-Hirschman Index (HHI)

Item number	Description
<u>65 to 78</u>	<p>Wholesale HHI</p> <p>In order to identify potential concentration in the reporting bank's relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in these Regulations <u>relating to Banks</u>, calculate its relevant Herfindahl-Hirschman Index<u>HHI</u>, which index-</p> <p>(a) is defined as $HHI = S$ (proportion of total value)²</p> <p>(b) shall in the case of wholesale exposure be based on specified industries;</p> <p>(c) may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent.</p>
<u>79 to 85</u>	<p>Retail HHI</p> <p>In order to identify potential concentration in the reporting bank's relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in these Regulations <u>relating to Banks</u>, calculate its relevant Herfindahl-Hirschman Index<u>HHI</u> -</p> <p>(a) which risk weighted assets shall be divided by the relevant number of clients in order to determine the relevant average amount of risk weighted assets per client;</p> <p>(b) which index is defined as $HHI = S$ (proportion of total value)²</p> <p>(c) which index shall in the case of retail exposure be based on specified products;</p> <p>(d) which index may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent.</p>

Columns relating to Tables 5a to 5c - standardised approach: credit concentration risk -- geographical distribution

Column number	Description
1	<p>On-balance-sheet exposure</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank's on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment.</p>
2	<p>Off-balance-sheet exposure</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank's off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</p>
3	<p>Repurchase and resale agreements</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</p>
4	<p>Derivative instruments</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments.</p>
9	<p>Risk weighted value of net exposure</p> <p>Based on the specified geographical areas, this column shall reflect the reporting bank's relevant risk weighted net exposure amount, that is, the sum of the various types of credit exposure relating to the relevant counterparties assigned to the specified geographical area, after the effects of netting, other forms of eligible credit risk mitigation, redistribution effects or relevant credit conversion factors have been taken into consideration, multiplied by the respective risk weights.</p>
10 to 12	<p>Credit impairment</p> <p>Based on the specified geographical areas, these columns shall respectively reflect the aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time.</p>

Items relating to Table 6 – standardised approach: other selected geographical information

<u>Item number</u>	<u>Description</u>
<u>150 to 159</u>	<u>Other selected geographical information</u> <u>Based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time, and the residence or place of incorporation of the relevant person or counterparty.</u>

Columns relating to Table 6 – standardised approach: other selected geographical information

<u>Column number</u>	<u>Description</u>
<u>1</u>	<u>On-balance-sheet exposure</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank's on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment.</u>
<u>2</u>	<u>Off-balance-sheet exposure</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank's off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</u>
<u>3</u>	<u>Repurchase and resale agreements</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</u>
<u>4</u>	<u>Derivative instruments</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments.</u>

Items relating to Table 7 - standardised approach: credit concentration risk – large exposure to a person

<u>Item number</u>	<u>Description</u>
160 to 166	<p>These items shall reflect the relevant aggregate amount related to the bank's exposure to a person or counterparty calculated in accordance with the relevant requirements specified in regulation 24(6) to (8) of the Regulations relating to Banks, before taking into consideration-</p> <p>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</p> <p>(b) any specific credit impairment raised against the exposure; as well as</p> <p>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure,</p> <p>where the amount is equal to or exceeds 10% of the sum of the bank's qualifying common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds, as reported in item 77 of the form BA 700, as at the end of the reporting date immediately preceding the reporting date to which the current form BA 210 relates.</p>

Columns relating to Table 7 - standardised approach: credit concentration risk – large exposure to a person

<u>Column number</u>	<u>Description</u>
<u>3</u>	<p>On-balance-sheet exposure (Utilised)</p> <p>This column shall reflect the relevant aggregate amount in respect of the reporting bank's on-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument, securities financing transaction or equity exposure, which amount shall be gross of any valuation adjustment or credit impairment.</p>
4	<p>Off-balance-sheet exposure: Gross</p> <p>This column shall reflect the aggregate amount in respect of the reporting bank's off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</p>
5	<p>Off-balance sheet exposure: after applying CCFs</p> <p>This column shall reflect the relevant aggregate amount in respect of the reporting bank's off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, after the application of any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks, subject to a credit conversion factor floor of 10%.</p>

Column number	Description
6	<p>Securities Financing Transactions: Gross</p> <p>This column shall reflect the relevant aggregate gross amount in respect of any credit exposure to a person arising from securities financing transactions, including-</p> <p>(a) the relevant marked-to-market value related to any repurchase agreement or securities borrowing agreement; and</p> <p>(b) the relevant loan amount related to any resale agreement or securities lending agreement.</p>
7	<p>Securities Financing Transactions: EAD</p> <p>This column shall reflect the relevant aggregate exposure-at-default amount, calculated in terms of the comprehensive approach for credit risk mitigation specified in regulation 23(9)(b) of the Regulations relating to Banks, in respect of any credit exposure to a person arising from a securities financing transaction.</p>
8	<p>OTC derivative instruments: Gross</p> <p>This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-the-counter derivative instrument.</p>
9	<p>OTC derivative instruments: EAD</p> <p>This column shall reflect the relevant aggregate exposure-at-default amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-the-counter derivative instrument, calculated in accordance with the relevant requirements related to the standardised approach for counterparty credit risk specified in regulation 23(18) of the Regulations relating to Banks.</p>
10	<p>Equity exposure</p> <p>This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from transactions concluded in equity instruments.</p>
<u>11</u>	<p><u>Trading book</u></p> <p><u>This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from any relevant transaction or position held in the bank's trading book, as envisaged in regulation 24(6)(c)(i)(E) read with regulation 24(6)(e) of the Regulations.</u></p>

Column number	Description
<u>12</u>	<p><u>Other</u></p> <p>This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from transactions other than any amount related to a transaction reported in columns <u>3 to 11</u>. <u>This column shall include exposures specified in regulation 24(6)(c)(i)(G) read with regulation 24(6)(c)(iii)(A)-(G). 1 to 9. These include, such as, f</u>For example, <u>but are not limited to,</u> exposures arising from collective investment undertakings, <u>or securitisations, or other structured vehicles, including exposures arising from the look-through approach/ where there is an exposure to a structure with underlying assets, exposure to third parties constituting an additional risk factor inherent to the structure itself, etc. This column shall include exposures as envisaged in regulation 24(6)(c)(i)(G) read with regulation 24(6)(c)(iii) of the Regulations.</u></p>
<u>13</u>	<p>Gross credit exposure pre CCFs & CRM</p> <p>This column shall reflect the relevant aggregate amount related to the bank's exposure before taking into consideration-</p> <ul style="list-style-type: none"> (a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks; (b) any specific credit impairment raised against the exposure; as well as (c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.
<u>14</u>	<p>Of which: In default</p> <p>Based on the definition of default set out in regulation 67 of the Regulations relating to Banks, this column shall reflect the relevant aggregate exposure amount classified as in default.</p>
<u>15</u>	<p>Specific credit impairments (stage 3)</p> <p>This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time.</p>

Column number	Description
<p><u>16</u></p>	<p>Adjusted exposure post CCFs and specific credit impairments, before CRM</p> <p>This column shall reflect the relevant aggregate amount related to the bank's exposure after taking into consideration-</p> <ul style="list-style-type: none"> a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks, <u>subject to a credit conversion factor floor of 10%</u>; and b) any specific credit impairment raised against the exposure, <p>but before taking into consideration any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</p>
<p><u>17</u></p>	<p><u>Exposure to the counterparty acting as a credit risk mitigation provider</u></p> <p><u>This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a credit risk mitigation provider, as envisaged in regulation 24(6)(d)(v) of the Regulations relating to Banks.</u></p>
<p><u>18</u></p>	<p><u>Eligible credit risk mitigation: Eligible financial collateral</u></p> <p>This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</p>
<p><u>19</u></p>	<p><u>Eligible credit risk mitigation: Guarantees and credit derivative instruments</u></p> <p>This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivative instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</p>
<p><u>20</u></p>	<p>Adjusted exposure post CCFs, specific credit impairment and CRM</p> <p>This column shall reflect the relevant aggregate amount related to the bank's adjusted exposure after taking into consideration-</p> <ul style="list-style-type: none"> (a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks; (b) any specific credit impairment raised against the exposure; as well as (c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.

Column number	Description
<u>21</u>	<p>Risk weighted exposure</p> <p>This column shall reflect the relevant aggregate amount related to the bank's adjusted risk weighted credit exposure to a person or counterparty, after taking into consideration calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</p>
<u>22</u>	<p>Additional risk weighted exposure amount</p> <p>This column shall reflect the relevant aggregate amount of additional risk weighted exposure in respect of a bank's credit concentration risk to a person, calculated in accordance with such requirements as may be specified in writing by the Prudential Authority from time to time.</p>
<u>23</u>	<p>Gross credit exposure as % of Tier 1 qualifying capital and reserve funds</p> <p>This column shall reflect the relevant gross credit exposure amount reported in column <u>13</u> expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds <u>as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>
<u>24</u>	<p>Adjusted credit exposure post CCFs, specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds</p> <p>This column shall reflect the relevant adjusted credit exposure amount reported in column <u>20</u> expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds <u>as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>

Items relating to Table 8 - standardised approach: credit concentration risk – 20 largest exposures

Item number	Description
167	<p>This item shall reflect the bank's 20 largest exposures calculated in accordance with the relevant large exposure requirements as specified in Regulation 24(6) to (8) of the Regulations relating to Banks, before taking into consideration-</p> <ul style="list-style-type: none"> (a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks; (b) any specific credit impairment raised against the exposure; as well as (c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure, <p>irrespective of the values of those exposures relative to the bank's qualifying Tier 1 capital and reserve funds <u>as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>

**Columns relating to Table 8 - standardised approach: credit concentration risk
– 20 largest exposures**

<u>Column number</u>	<u>Description</u>
<u>1</u>	<p><u>Gross credit exposure</u></p> <p><u>This column shall reflect the relevant aggregate amount related to the bank's exposure before taking into consideration-</u></p> <p><u>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</u> <u>(b) any specific credit impairment raised against the exposure; as well as</u> <u>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</u></p>
<u>2</u>	<p><u>Of which: In default</u></p> <p><u>Based on the definition of default set out in regulation 67 of the Regulations relating to Banks, this column shall reflect the relevant aggregate exposure amount classified as in default.</u></p>
<u>3</u>	<p><u>Specific credit impairments (stage 3)</u></p> <p><u>This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with any relevant financial reporting standard issued from time to time, in respect of the bank's relevant exposure to a person.</u></p>
<u>4</u>	<p><u>Exposure to the counterparty acting as a credit risk mitigation provider</u></p> <p><u>This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a credit risk mitigation provider, as envisaged in regulation 24(6)(d)(v) of the Regulations relating to Banks.</u></p>
<u>5</u>	<p><u>Eligible credit risk mitigation: financial collateral</u></p> <p><u>This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</u></p>
<u>6</u>	<p><u>Eligible credit risk mitigation: Guarantees and credit derivative instruments</u></p> <p><u>This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivative instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</u></p>

<u>Column number</u>	<u>Description</u>
<u>7</u>	<p><u>Adjusted exposure post CCF, specific credit impairment and CRM</u></p> <p><u>This column shall reflect the relevant aggregate amount related to the bank's adjusted exposure after taking into consideration-</u></p> <p><u>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</u> <u>(b) any specific credit impairment raised against the exposure; as well as</u> <u>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</u></p>
<u>8</u>	<p><u>Risk weighted exposure</u></p> <p><u>This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</u></p>
<u>9</u>	<p><u>Gross credit exposure as % of Tier 1 qualifying capital and reserve funds</u></p> <p><u>This column shall reflect the relevant gross credit exposure amount reported in column 1 expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>
<u>10</u>	<p><u>Adjusted credit exposure post CCFs specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds</u></p> <p><u>This column shall reflect the relevant adjusted credit exposure amount reported in column 7 expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>

Columns relating to Table 9 - standardised approach: *watch list*

<u>Column number</u>	<u>Description</u>
<u>4</u>	<p>Exposure amount<u>Gross credit exposure</u></p> <p>This column shall reflect the aggregate gross credit exposure amount in respect of the relevant obligor included in the reporting bank's watch list.</p>
<u>5</u>	<u>of which: in default</u>

Column number	Description
	Based on the definition of default set out in regulation 67 of the Regulations relating to Banks, this column shall reflect the relevant aggregate exposure amount classified as in default.
5	<p>Credit risk mitigation</p> <p>This column shall reflect the aggregate amount of any credit risk mitigation, not only eligible credit risk mitigation as envisaged in regulation 23(9) of the Regulations relating to Banks, to mitigate or reduce the bank's original exposure to a person or counterparty.</p>
6	<p><u>Specific Credit impairments</u></p> <p><u>In respect of the relevant counterparty included in the reporting bank's watch list, this column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of Financial Reporting Standards issued from time to time.</u></p>
7	<p>Net credit exposure</p> <p>This column shall reflect the relevant aggregate credit exposure amount after the application of any relevant credit conversion factor, specific credit impairments and credit risk mitigation.</p>
8	<p>Risk weighted value of net exposure</p> <p>This column shall reflect the reporting bank's relevant risk weighted net exposure amount, calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</p>
<u>9</u>	<p><u>Commentary</u></p> <p><u>This column shall contain specific commentary relating to the counterparty identified by the bank for watch list purposes. The commentary must include, as a minimum, the reason for being on the watch list, the status of the concerned counterparty and any other information deemed necessary.</u></p>

Columns relating to **Table 11 - IRB approach: credit risk mitigation**

Column number	Description
1	<p>Original credit and counterparty exposure</p> <p>In respect of the specified asset class this column shall reflect the relevant aggregate credit exposure amount relating to the reporting bank's-</p> <ul style="list-style-type: none"> (a) on-balance-sheet exposure, gross of any valuation adjustment or credit impairment; (b) off-balance-sheet exposure, including amounts in respect of irrevocable commitments, prior to the application of any relevant credit-conversion factor; (c) exposure in respect of derivative instruments, calculated in accordance with the relevant requirements specified in regulations 23(15) to 23(19) <u>of the Regulations relating to Banks</u>; (d) exposure in respect of any repurchase or resale agreement.
2	<p>Net exposure after netting agreements</p> <p>In respect of the specified asset class this column shall reflect the reporting bank's net credit exposure amount after the risk reducing effect of any netting agreement that complies with the relevant requirements specified in regulations 23(12)(a), 23(14)(a) or 23(17) to 23(19) <u>of the Regulations relating to Banks</u> has been taken into consideration.</p>
3	<p>Unfunded credit protection: guarantees</p> <p>In respect of the specified asset class this column shall reflect the relevant aggregate nominal amount in respect of guarantees obtained as credit protection-</p> <ul style="list-style-type: none"> (a) which amount shall exclude any relevant adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained; (b) which protection has not already been incorporated into an estimate of LGD; <p>the relevant value of which protection shall in no case exceed the value of the relevant exposure to which it relates.</p>
4	<p>Unfunded credit protection: credit derivative instruments</p> <p>In respect of the specified asset class this column shall reflect the relevant aggregate nominal amount in respect of credit-derivative instruments obtained as credit protection-</p> <ul style="list-style-type: none"> (a) which amount shall exclude any relevant adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained;

Column number	Description
	(b) which protection has not already been incorporated into an estimate of LGD; the relevant value of which protection shall in no case exceed the value of the relevant exposure to which it relates.

Column number	Description
5 and 6	Redistribution of net exposure after netting: inflows In respect of the specified asset class these columns shall include the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are deducted or redistributed from the relevant obligor's exposure class to the asset class relating to the relevant protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the standardised approach to the IRB approach.
7 and 8	Redistribution of net exposure after netting: outflows In respect of the specified asset class these columns shall include the aggregate net amount, that is, the relevant amount after the effect of netting has been taken into consideration, in respect of protected credit exposure that are redistributed to the asset class relating to the protection provider, including any redistribution in similar asset classes or sub-portfolios, or any transfer of exposure from the IRB approach to the standardised approach.
11	Unfunded credit protection: guarantees In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of guarantees obtained as credit protection, which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has been incorporated into an estimate of LGD.
12	Unfunded credit protection: credit derivative instruments In respect of the specified asset class this column shall reflect the aggregate nominal amount in respect of credit-derivative instruments obtained as credit protection, which amount shall exclude any adjustment in respect of any mismatch between the relevant credit exposure and the protection obtained and which protection has been incorporated into an estimate of LGD.
13 to 15	Eligible financial collateral In respect of the specified asset class, these columns shall reflect the current market value of eligible financial collateral obtained by the reporting bank as protection against an exposure to credit risk, including any eligible financial collateral subject to adjustment due to a maturity or currency mismatch, the respective aggregate amounts of which shall separately be reported as specified on the form BA 210.
16 to 18	Other eligible collateral

	<p>In respect of the specified asset class, these columns shall reflect the current market value of any eligible collateral, other than eligible financial collateral, obtained by the reporting bank as protection against an exposure to credit risk, including any relevant residential real estate or commercial real estate, the respective aggregate amounts of which shall separately be reported as specified on the form BA 210.</p>
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Columns relating to Table 12 – IRB approach: distressed restructured credit exposure: IRB approach, items 257 to 284

Column number	Description
1	Actual number of restructured credit exposure transactions in this reporting quarter In respect of the specified asset class this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.
2	Exposure value of restructured credit exposure transactions in this reporting quarter In respect of the specified asset class this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.
3	Restructured credit exposure as percentage of asset class exposure and total credit exposure In respect of the specified asset class this column shall reflect the relevant percentage calculated by dividing the aggregate drawn amount relating to restructured credit exposure by the aggregate gross drawn amount in respect of the relevant asset class.

<u>Column</u>	<u>Description</u>
<u>1</u>	<u>Number of transactions</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter.</u>
<u>2</u>	<u>Number of transactions classified in default</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter, and which credit exposure is classified in default in terms of regulation 67.</u>
<u>3</u>	<u>Number of transactions restructured more than once in the last 12 months</u> <u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter.</u>
<u>4</u>	<u>Total exposures value</u> <u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure during the reporting quarter</u>

<u>5</u>	<p><u>Total exposure values classified in default</u></p> <p><u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u></p>
<u>6</u>	<p><u>Total exposures value restructured more than once in last 12 months</u></p> <p><u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount relating to transactions in respect of which the reporting bank allowed more than one restructuring, in the last 12 months, of the relevant credit exposure as of the reporting quarter.</u></p>
<u>7</u>	<p><u>Total number of transactions to date</u></p> <p><u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.</u></p>
<u>8</u>	<p><u>Total transactions classified in default to date</u></p> <p><u>In respect of the specified asset classes, this column shall reflect the aggregate number of transactions to date in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, and which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u></p>
<u>9</u>	<p><u>Total exposures value to date</u></p> <p><u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure.</u></p>
<u>10</u>	<p><u>Total exposures value classified in default to date</u></p> <p><u>In respect of the specified asset class, this column shall reflect the aggregate drawn amount to date relating to transactions in respect of which the reporting bank allowed a restructuring of the relevant credit exposure, which credit exposure is classified in default in terms of regulation 67 of the Regulations relating to Banks.</u></p>
<u>11</u>	<p><u>Number of transactions migrated</u></p> <p><u>In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured credit exposures of the reporting bank, which exited the probation period during the reporting quarter.</u></p>
<u>12</u>	<p><u>Number of transactions migrated to performing</u></p> <p><u>In respect of each asset class, this column shall reflect the aggregate number, of transactions, in respect of distressed restructured credit exposures of the</u></p>

	<u>reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter.</u>
<u>13</u>	<u>Number of transactions migrated to default</u> <u>In respect of each asset class, this column shall reflect the aggregate number of transactions, in respect of distressed restructured exposures of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in defaulted during the reporting quarter.</u>
<u>14</u>	<u>Total exposures value migrated</u> <u>In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect distressed restructured transactions of the reporting bank, which exited the probation period during the reporting quarter.</u>
<u>15</u>	<u>Total exposures value migrated to performing</u> <u>In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified as a performing during the reporting quarter.</u>
<u>16</u>	<u>Total exposures value migrated to default</u> <u>In respect of each asset class, this column shall reflect the aggregate drawn amount, in respect of distressed restructured transactions of the reporting bank, which exited the probation period, and in respect which the reporting bank classified in during the reporting quarter.</u>

Items relating to Table 13 – IRB approach: credit concentration risk – sectoral distribution: IRB approach

Item number	Description
<u>232 to 245</u>	Sectoral distribution Based on, amongst others, the relevant specified sectors or industries, read with the relevant directives contained in the Standard Industrial Classification of all Economic Activities issued by Statistics South Africa from time to time, a bank that adopted the IRB approach for the measurement of its exposure to credit risk shall complete the relevant information specified in items <u>232 to 245</u> .

Columns relating to **Table 13 - IRB approach: credit concentration risk – sectoral distribution: IRB approach, items 301 to 317**

Column number	Description
1	<p>On-balance-sheet exposure</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank's on-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment.</p>
2	<p>Off-balance-sheet exposure</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of the reporting bank's off-balance sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</p>
3	<p>Repurchase and resale agreements</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</p>
4	<p>Derivative instruments</p> <p>Based on the specified sectors, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments.</p>
<u>9</u>	<p>Risk weighted value <u>exposure</u></p> <p>Based on the specified sectors, this column shall reflect the reporting bank's relevant aggregate risk weighted credit exposure amount calculated in accordance with the relevant IRB approach adopted by the bank for the measurement of its exposure to credit risk.</p>
<u>10 to 12</u>	<p>Specific credit <u>Total</u> impairments</p> <p>This column shall reflect the aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time.</p>

Items relating to Tables 14a and 14b - IRB approach: credit concentration risk-Herfindahl-Hirschman Index (HHI)-IRB approach

Item number	Description
<p><u>246 to 259</u></p>	<p>Wholesale HHI</p> <p>In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in the se Regulations <u>relating to Banks</u>, calculate its relevant Herfindahl-Hirschman Index<u>HHI</u>, which index-</p> <p>(a) is defined as $HHI = S$ (proportion of total value)²</p> <p>(b) shall in the case of wholesale exposure be based on specified industries;</p> <p>(c) may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent.</p>
<p><u>260 to 266</u></p>	<p>Retail HHI</p> <p>In order to identify potential concentration in the reporting bank’s relevant credit portfolios, the bank shall, based on its risk weighted assets calculated in accordance with the relevant requirements specified in the se Regulations <u>relating to Banks</u>, calculate its relevant Herfindahl-Hirschman Index<u>HHI</u>-</p> <p>(a) which risk weighted assets shall be divided by the relevant number of clients in order to determine the relevant average amount of risk weighted assets per client;</p> <p>(b) which index is defined as $HHI = S$ (proportion of total value)²</p> <p>(c) which index shall in the case of retail exposure be based on specified products;</p> <p>(d) which index may range in value, with the most diversified portfolio reflecting a calculated value close to zero and the most concentrated portfolio reflecting a calculated value close or equal to 100 per cent.</p>

Columns relating to **Tables 15a to 15c – IRB approach: credit concentration risk**
– **geographical distribution: IRB approach, items 341 to 397**

Column number	Description
1	<p>On-balance-sheet exposure</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment.</p>
2	<p>Off-balance-sheet exposure</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</p>
3	<p>Repurchase and resale agreements</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</p>
4	<p>Derivative instruments</p> <p>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments.</p>
<u>9</u>	<p>Risk weighted value <u>exposure</u></p> <p>Based on the specified geographical areas, this column shall reflect the reporting bank’s relevant aggregate risk weighted credit exposure amount calculated in accordance with the relevant IRB approach adopted by the bank for the measurement of its exposure to credit risk.</p>
<u>10 to 12</u>	<p><u>Credit</u>Total <u>impairments</u></p> <p>Based on the specified geographical areas, these columns shall respectively reflect the relevant aggregate amount relating to specific credit impairment and portfolio credit impairment raised by the reporting bank in accordance with the relevant requirements of Financial Reporting Standards issued from time to time.</p>

Items relating to Table 16 – IRB approach: other selected geographical information

<u>Item number</u>	<u>Description</u>
<u>331 to 340</u>	<u>Other selected geographical information</u> <u>Based on the regional classification contained in the World Economic Outlook Report issued by the International Monetary Fund from time to time, and the residence or place of incorporation of the relevant person or counterparty.</u>

Columns relating to Table 16 – IRB approach: other selected geographical information

<u>Column number</u>	<u>Description</u>
<u>1</u>	<u>On-balance-sheet exposure</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank's on-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, which amount shall be gross of any valuation adjustment or credit impairment.</u>
<u>2</u>	<u>Off-balance-sheet exposure</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of the reporting bank's off-balance-sheet credit exposure, other than any credit exposure arising from a repurchase or resale agreement, or derivative instrument, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</u>
<u>3</u>	<u>Repurchase and resale agreements</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from a repurchase or resale agreement concluded by the reporting bank.</u>
<u>4</u>	<u>Derivative instruments</u> <u>Based on the specified geographical areas, this column shall reflect the aggregate amount in respect of any credit exposure arising from derivative instruments.</u>

Items relating to Table 17 - IRB approach: credit concentration risk – large exposure to a person: IRB approach

Item number	Description
<u>341 to 347</u>	<p><u>Credit concentration risk – large exposure to a person</u></p> <p><u>Based on, amongst other things, the relevant requirements specified in regulations 24(6) to (8) of the Regulations relating to Banks, a bank that adopted the IRB approach for the measurement of the bank’s exposure to credit risk shall complete items 341 to 347 of the form BA 210.</u></p> <p><u>These items shall reflect the relevant aggregate amount related to the bank’s exposure to a person or counterparty calculated in accordance with the relevant requirements specified in regulations 24(6) to (8) of the Regulations relating to Banks, before taking into consideration-</u></p> <ul style="list-style-type: none"> <u>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</u> <u>(b) any specific credit impairment raised against the exposure; as well as</u> <u>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank’s original exposure</u> <p><u>where the amount is equal to or exceeds 10% of the sum of the bank’s qualifying common equity tier 1 capital and reserve funds and additional tier 1 capital and reserve funds, as reported in item 77 of the form BA 700, as at the end of the reporting date immediately preceding the reporting date to which the current form BA 210 relates.</u></p>

Columns relating to Table 17 – IRB approach: credit concentration risk – large exposure to a person

Column number	Description
<u>3</u>	<p>On-balance-sheet exposure (Utilised)</p> <p>This column shall reflect the relevant aggregate amount in respect of the reporting bank’s on-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument, securities financing transaction or equity exposure, which amount shall be gross of any valuation adjustment or credit impairment.</p>
<u>4</u>	<p>Off-balance-sheet exposure: Gross</p> <p>This column shall reflect the aggregate amount in respect of the reporting bank’s off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, prior to the application of any relevant credit conversion factor.</p>

Column number	Description
<u>5</u>	<p>Off-balance sheet exposure: after applying CCFs</p> <p>This column shall reflect the relevant aggregate amount in respect of the reporting bank's off-balance-sheet credit exposure to a person, other than any credit exposure arising from a derivative instrument or securities financing transaction, including any relevant exposure amount in respect of an irrevocable commitment, after the application of any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks, <u>subject to a credit conversion factor floor of 10%</u>.</p>
<u>6</u>	<p>Securities Financing Transactions: Gross</p> <p>This column shall reflect the relevant aggregate gross amount in respect of any credit exposure to a person arising from securities financing transactions, including-</p> <p>(a) the relevant marked-to-market value related to any repurchase agreement or securities borrowing agreement; and</p> <p>(b) the relevant loan amount related to any resale agreement or securities lending agreement.</p>
<u>7</u>	<p>Securities Financing Transactions: EAD</p> <p>This column shall reflect the relevant aggregate exposure-at-default amount, calculated in terms of the comprehensive approach for credit risk mitigation specified in regulation 23(9)(b) of the Regulations relating to Banks, in respect of any credit exposure to a person arising from a securities financing transaction.</p>
<u>8</u>	<p>OTC derivative instruments: Gross</p> <p>This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-the-counter derivative instrument.</p>
<u>9</u>	<p>OTC derivative instruments: EAD</p> <p>This column shall reflect the relevant aggregate exposure-at-default amount in respect of any credit exposure to a person arising from a transaction concluded in respect of an over-the-counter derivative instrument, calculated in accordance with the relevant requirements related to the standardised approach for counterparty credit risk specified in regulation 23(18) of the Regulations relating to Banks.</p>
<u>10</u>	<p>Equity exposure</p> <p>This column shall reflect the relevant aggregate amount in respect of any credit exposure to a person arising from transactions concluded in equity instruments.</p>

Column number	Description
<u>11</u>	<p>Trading book</p> <p>This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from any relevant transaction or position held in the bank's trading book, other than any credit exposure arising from a derivative instrument, securities financing transaction or equity exposure as envisaged in regulation 24(6)(c)(i)(E) read with regulation 24(6)(e) of the Regulations relating to Banks.</p>
<u>12</u>	<p><u>Other</u></p> <p><u>This column shall reflect the relevant aggregate amount in respect of any exposure to a person arising from transactions other than any amount related to a transaction reported in columns 3 to 11 as specified in regulation 24(6)(c)(i)(G) read with regulation 24(6)(c)(iii)(A)-(G) of the Regulations relating to Banks. These include for example, but are not limited to, exposure arising from collective investment undertakings, securitisations, or other structured vehicles, including exposures arising from the look-through approach/ where there is an exposure to a structure with underlying assets, exposure to third parties constituting an additional risk factor inherent to the structure itself, etc.</u></p>
<u>13</u>	<p>Gross credit exposure pre CCF & CRM</p> <p>This column shall reflect the relevant aggregate amount related to the bank's exposure before taking into consideration-</p> <ul style="list-style-type: none"> (d) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks; (e) any specific credit impairment raised against the exposure; as well as (f) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.
<u>14</u>	<p>Of which: In default</p> <p>Based on the definition of default set out in regulation 67 of the Regulations relating to Banks, this column shall reflect the relevant aggregate exposure amount classified as in default.</p>
<u>15</u>	<p>Specific credit impairments (stage 3)</p> <p>This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of financial reporting standards issued from time to time.</p>

<u>Column</u>	<u>Description</u>
<u>16</u>	<p>Adjusted exposure post CCFs and specific credit impairments, before CRM</p> <p>This column shall reflect the relevant aggregate amount related to the bank's exposure after taking into consideration-</p> <p>a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks, <u>subject to a credit conversion factor floor of 10%</u>; and</p> <p>b) any specific credit impairment raised against the exposure,</p> <p>but before taking into consideration any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</p>
<u>17</u>	<p><u>Exposure to the counterparty acting as a credit risk mitigation provider</u></p> <p><u>This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a credit risk mitigation provider, as envisaged in regulation 24(6)(d)(v) of the Regulations relating to Banks.</u></p>
<u>18</u>	<p><u>Eligible C</u>credit risk mitigation: Eligible financial collateral</p> <p>This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</p>
<u>19</u>	<p><u>Eligible c</u>credit risk mitigation: Guarantees and credit derivative instruments</p> <p>This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivative instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</p>
<u>20</u>	<p>Adjusted exposure post CCFs, specific credit impairment and CRM</p> <p>This column shall reflect the relevant aggregate amount related to the bank's adjusted exposure after taking into consideration-</p> <p>a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</p> <p>b) any specific credit impairment raised against the exposure; as well as</p> <p>c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</p>

Column	Description
21	<p>PD (%)</p> <p><u>For bank that adopted the IRB approach for measurement of its exposure to credit risk,</u> this column shall reflect the average probability of default (PD) percentage, calculated in accordance with the relevant requirements specified in the Regulations relating to Banks. <u>Should the exposure be to a group of connected counterparties, the average PD shall reflect the default probability of the primary risk driver.</u></p>
22	<p>Expected loss</p> <p>This column shall reflect the aggregate expected loss amount in respect of the reporting bank's exposure to a person or counterparty.</p>
<u>23</u>	<p>Risk weighted exposure</p> <p>This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements <u>on the standardised approach</u> specified in the Regulations relating to Banks.</p>
<u>24</u>	<p>Additional risk weighted exposure amount</p> <p>This column shall reflect the relevant aggregate amount of additional risk weighted exposure in respect of a bank's credit concentration risk to a person, calculated in accordance with such requirements as may be specified in writing by the Prudential Authority from time to time.</p>
<u>25</u>	<p>Gross credit exposure as % of Tier 1 qualifying capital and reserve funds</p> <p>This column shall reflect the relevant gross credit exposure amount reported in column <u>13</u> expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds <u>as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>
<u>26</u>	<p>Adjusted credit exposure post CCFs, specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds</p> <p>This column shall reflect the relevant adjusted credit exposure amount reported in column <u>20</u> expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds <u>as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>

Items relating to Table 18 – IRB approach - credit concentration risk – 20 largest exposures

Item number	Description
<u>348</u>	<p>This item shall reflect the bank's 20 largest exposures calculated in accordance with the relevant large exposure requirements as specified in Regulation 24(6) to (8) of the Regulations relating to Banks, before taking into consideration-</p> <ul style="list-style-type: none"><u>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</u><u>(b) any specific credit impairment raised against the exposure; as well as</u><u>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure,</u> <p>irrespective of the values of those exposures relative to the bank's qualifying Tier 1 capital and reserve funds as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</p>

Columns relating to Table 18 – IRB approach - credit concentration risk – 20 largest exposures

Column number	Description
<u>1</u>	<p><u>Gross credit exposure</u></p> <p><u>This column shall reflect the relevant aggregate amount related to the bank's exposure before taking into consideration-</u></p> <p><u>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</u> <u>(b) any specific credit impairment raised against the exposure; as well as</u> <u>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</u></p>
<u>2</u>	<p><u>Of which: in default</u></p> <p><u>Based on the definition of default set out in regulation 67 of the Regulations relating to Banks, this column shall reflect the relevant aggregate exposure amount classified as in default.</u></p>
<u>3</u>	<p><u>Specific credit impairments (stage 3)</u></p> <p><u>This column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with any relevant financial reporting standard issued from time to time, in respect of the bank's relevant exposure to a person.</u></p>

<u>Column number</u>	<u>Description</u>
<u>4</u>	<p><u>Exposure to the counterparty acting as a credit risk mitigation provider</u></p> <p><u>This column shall reflect the relevant amount related to an exposure arising from a counterparty acting as a credit risk mitigation provider, as envisaged in regulation 24(6)(d)(v) of the Regulations relating to Banks.</u></p>
<u>5</u>	<p><u>Eligible credit risk mitigation: financial collateral</u></p> <p><u>This column shall reflect the relevant aggregate amount related to any eligible financial collateral envisaged in regulation 23(9)(b) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</u></p>
<u>6</u>	<p><u>Eligible credit risk mitigation: Guarantees and credit derivative instruments</u></p> <p><u>This column shall reflect the relevant aggregate amount related to any eligible guarantees and credit derivative instruments respectively envisaged in regulations 23(9)(c) and 23(9)(d) of the Regulations relating to Banks, that mitigates or reduces the bank's original exposure to a person or counterparty.</u></p>
<u>7</u>	<p><u>Adjusted exposure post CCF, specific credit impairment and CRM</u></p> <p><u>This column shall reflect the relevant aggregate amount related to the bank's adjusted exposure after taking into consideration-</u></p> <ul style="list-style-type: none"> <u>(a) any relevant credit conversion factor as specified in regulation 23(6)(g) of the Regulations relating to Banks;</u> <u>(b) any specific credit impairment raised against the exposure; as well as</u> <u>(c) any eligible credit risk mitigation envisaged in regulation 23(9) of the Regulations relating to Banks to mitigate or reduce the bank's original exposure to a person or counterparty.</u>
<u>8</u>	<p><u>Risk weighted exposure</u></p> <p><u>This column shall reflect the risk weighted credit exposure to a person or counterparty calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</u></p>
<u>9</u>	<p><u>PD (%)</u></p> <p><u>For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant average probability of default percentage, calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</u></p>

<u>Column number</u>	<u>Description</u>
<u>10</u>	<p data-bbox="571 232 772 266"><u>Expected loss</u></p> <p data-bbox="571 304 1390 434"><u>For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the relevant aggregate expected loss amount in respect of the reporting bank's exposure to a person.</u></p>
<u>11</u>	<p data-bbox="571 441 1385 506"><u>Gross credit exposure as % of Tier 1 qualifying capital and reserve funds</u></p> <p data-bbox="571 544 1390 712"><u>This column shall reflect the relevant gross credit exposure amount reported in column 1 expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>
<u>12</u>	<p data-bbox="571 719 1385 819"><u>Adjusted credit exposure post CCFs specific credit impairment and CRM as % of Tier 1 qualifying capital and reserve funds</u></p> <p data-bbox="571 857 1390 1023"><u>This column shall reflect the relevant adjusted credit exposure amount reported in column 7 expressed as a percentage of the bank's tier 1 qualifying capital and reserve funds as reported in item 77 of the form BA 700 of the previous reporting period, that is, the previous reporting quarter.</u></p>

Columns relating to Table 19 - IRB approach: watch list: IRB approach, items 438 to 452

Column number	Description
5	Risk-weighted value of EAD In respect of the total credit exposure amount relating to the relevant obligor included in the reporting bank's watch list, this column shall reflect the relevant risk weighted amount, calculated in accordance with the relevant requirements specified in these Regulations.
6	Specific credit impairment In respect of the relevant obligor included in the reporting bank's watch list, this column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of Financial Reporting Standards issued from time to time.

Column number	Description
5	Gross credit exposure This column shall reflect the aggregate gross credit exposure amount in respect of the relevant obligor included in the reporting bank's watch list.
6	of which: in default Based on the definition of default set out in regulation 67 of the Regulations relating to Banks, this column shall reflect the relevant aggregate exposure amount classified as in default.
6	Credit risk mitigation This column shall reflect the aggregate amount of any credit risk mitigation, not only eligible credit risk mitigation as envisaged in regulation 23(9) of the Regulations relating to Banks, to mitigate or reduce the bank's original exposure to a person or counterparty. to mitigate or reduce the bank's original exposure to a counterparty.
7	Specific credit impairments In respect of the relevant counterparty included in the reporting bank's watch list, this column shall reflect the relevant aggregate amount relating to any specific credit impairment raised by the reporting bank in accordance with the relevant requirements of Financial Reporting Standards issued from time to time.
8	Net credit exposure (EAD) This column shall reflect the relevant aggregate credit exposure amount after the application of any relevant credit conversion factor, specific credit impairments and credit risk mitigation or exposure at default for banks applying the IRB approach for credit risk.
9	Risk weighted exposure

<u>Column number</u>	<u>Description</u>
	<u>For a bank that adopted the IRB approach for measurement of its exposure to credit risk, this column shall reflect the reporting bank's relevant risk weighted net exposure amount, calculated in accordance with the relevant requirements specified in the Regulations relating to Banks.</u>
<u>10</u>	<u>Commentary</u> <u>This column shall contain specific commentary relating to the counterparty identified by the bank for watch list purposes. The commentary must include, as a minimum, the reason for being on the watch list, the status of the concerned counterparty and any other information deemed necessary.</u>